

State

Estimated Impact Fact Sheet Blue Shield Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 20%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.39%	\$20,553,048	\$16.53	\$32.56	\$42.52
Preventive Office Visit Copay (\$10 to \$0)	0.29%	-\$4,288,046	-\$3.45	-\$6.79	-\$8.87
Package: Office Visit Co-pay with Free Preventive Visits	-1.10%	\$16,265,002	\$13.08	\$25.77	\$33.65
Emergency Room Copay (\$50 to \$75)	-0.30%	\$4,435,910	\$3.57	\$7.03	\$9.18
Urgent Care Copay (\$25 to \$15)	0.02%	-\$295,727	-\$0.24	-\$0.47	-\$0.61
Package: Emergency Room and Urgent Care Change	-0.28%	\$4,140,182	\$3.33	\$6.56	\$8.56
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.92%	\$13,603,456	\$10.94	\$21.55	\$28.14
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.15%	\$2,217,955	\$1.78	\$3.51	\$4.59
Total Savings***		\$36,226,596			

Annual Member Savings (if member received employer contribution based on the state 80-80 formula):	Single	Two Party	Family
	\$29.14	\$57.39	\$74.94

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received employer contribution based on the state 80-80 formula.

*** Total savings includes only staff recommendations.

State

**Estimated Impact Fact Sheet
Kaiser Basic Plan**

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 20%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.19%	\$17,578,794	\$9.24	\$18.05	\$23.62
Preventive Office Visit Copay (\$10 to \$0)	0.48%	-\$7,090,606	-\$3.73	-\$7.28	-\$9.53
Package: Office Visit Copay with Free Preventive Visits	-0.71%	\$10,488,188	\$5.51	\$10.77	\$14.09
Emergency Room Copay (\$50 to \$75)	-0.13%	\$1,920,372	\$1.01	\$1.97	\$2.58
Urgent Care Copay (\$10 to \$15)	0.00%	\$0	\$0.00	\$0.00	\$0.00
Package: Emergency Room and Urgent Care Change	-0.13%	\$1,920,372	\$1.01	\$1.97	\$2.58
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.44%	\$6,499,722	\$3.42	\$6.67	\$8.73
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	Not Applicable. Kaiser retail pharmacy provides up to a 100 day supply of medications.				
Total Savings***		\$18,908,283			

Annual Member Savings (if member received employer contribution based on the state 80-80 formula):	Single	Two Party	Family
	\$9.94	\$19.41	\$25.40

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received employer contribution based on the state 80-80 formula.

*** Total savings includes only staff recommendations.

State

Estimated Impact Fact Sheet WHA Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 20%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.70%	\$1,411,408	\$12.01	\$23.40	\$30.64
Preventive Office Visit Copay (\$10 to \$0)	0.58%	-\$481,539	-\$4.10	-\$7.98	-\$10.45
Package: Office Visit Copay with Free Preventive Visits	-1.12%	\$929,869	\$7.91	\$15.42	\$20.19
Emergency Room Copay (\$50 to \$75)	-0.44%	\$365,306	\$3.11	\$6.06	\$7.93
Urgent Care Copay (\$20 to \$15)	0.02%	-\$16,605	-\$0.14	-\$0.28	-\$0.36
Room and Urgent Care Change	-0.42%	\$348,701	\$2.97	\$5.78	\$7.57
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.65%	\$539,656	\$4.59	\$8.95	\$11.72
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.47%	\$390,213	\$3.32	\$6.47	\$8.47
Total Savings		\$2,208,438			

	Single	Two Party	Family
Annual Member Savings (if member received employer contribution based on the state 80-80 formula):	\$18.78	\$36.61	\$47.95

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received employer contribution based on the state 80-80 formula.

*** Total savings includes only staff recommendations.

State

Estimated Impact Fact Sheet PERS Choice Basic Plan

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Member Premium Savings (if member contribution is 20%)**		
			Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	Not Recommended				
Preventive Office Visit Copay (\$10 to \$0)	Not Recommended				
Emergency Room Copay (\$50 to \$75)	-0.10%	\$917,668	\$1.36	\$2.69	\$3.51
Urgent Care Copay	Not Recommended				
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.16%	\$1,468,269	\$2.18	\$4.31	\$5.62
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.69%	\$6,331,909	\$9.41	\$18.58	\$24.24
Total Savings		\$8,717,846			

Annual Member Savings (if member received employer contribution based on the state 80-80 formula):	Single	Two Party	Family
	\$12.96	\$25.57	\$33.37

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received employer contribution based on the state 80-80 formula.

*** Total savings includes only staff recommendations.